

DOCKET NO. 8594-003-64 DIV

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN RE APPLICATION OF: Anthony BEVERINA, et al.      ART UNIT:  
SERIAL NO.: New Application      EXAMINER:  
FILING DATE: Herewith  
FOR: .      METHOD AND APPARATUS FOR RISK MANAGEMENT

**PRELIMINARY AMENDMENT**

ASSISTANT COMMISSIONER FOR PATENTS  
WASHINGTON, D.C. 20231

SIR:

Prior to examination on the merits, entry of the following amendment is respectfully requested.

**IN THE SPECIFICATION:**

Prior to "Field of the Invention", please insert: --This application is a Divisional of application Serial No. 09/453,509, filed December 3, 1999, the entirety of which is incorporated herein by reference.--

**IN THE CLAIMS:**

Please cancel claims 1-32 without prejudice to their underlying subject matter.

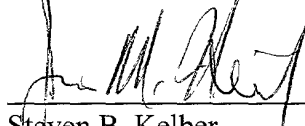
## REMARKS

No new matter is introduced by this amendment and entry is respectfully requested.

Allowance of the application is respectfully solicited.

Respectfully submitted,

PIPER MARBURY RUDNICK & WOLFE LLP



Steven B. Kelber  
Registration No. 30,073  
Attorney of Record

1200 Nineteenth Street, N.W.  
Washington, D.C. 20036-2412  
Telephone No. (202) 861-3900  
Facsimile No. (202) 223-2085

James M. Heintz  
Registration. 41,828